



Know Your Investment Risk (KYIR) – SC Shilingi Funds

Version 1120822

The purpose of this document is to ensure that the Customer is fully aware of investment risks involved in investing in SC Shilingi funds.

This document does not provide all the terms & conditions applicable on the Product and should not be considered as an exhaustive description of the Product.

While all reasonable care has been taken in preparing this document, no responsibility or liability is accepted by SCBU (Standard Chartered Bank Uganda Limited) for errors of fact or for any opinion expressed herein.

Investment Risk

The Product is subject to investment risks, including the possible loss of your principal amount.

Please bear in mind that past historical performance is not an indication of future performance. The value of any investments and generated income is not guaranteed and will fluctuate over time.

Liquidity Risk

Investors should be aware that the Product cannot be traded quickly enough in the market to prevent a loss or make the planned profit. The Product may not always have a liquid secondary market which might make it difficult to establish a fair price at the time of purchase or sale.

Foreign Exchange Risk



You should be aware that your investments can be negatively affected by foreign exchange risk if you are converting any currency for investing in this product.

Redemption Period and Charges

The investor should understand that liquidity on the fund is provided by the Issuer as per frequency mentioned in the Product documentation. Redemption charges will apply as specified by the Issuer/SCBU.

Cut-off Time for Transactions

All orders relating Products' transactions (including sale, purchase and switching of funds) that are received before 08.30a.m on a business day and in good order will be forwarded to the Issuer on the same day for onward action.

Difference between Capital Guarantee and Capital Protected Funds

The Product may be Capital Guaranteed or Capital Protected; this will be mentioned in the Product documentation. Capital Guaranteed funds offer a guarantee on your capital by a credible financial institution. Capital Protected funds, invest in safe financial instruments to protect the capital but offer no capital guarantee. All guarantees/ protection (if applicable) is offered by the respective issuers. The SCBU does not offer any such guarantees/ protection for the Product.

Tax

The Product might be subject tax according to the laws and regulations applicable to the investor or the issuer of the Product. In such event you shall pay all present and future taxes, duties, fees, and other charges of whatsoever nature, now or at any time hereafter levied or imposed by any government entity or by any department, agency, political subdivision or taxation or other authority thereof or therein.



SCBU does not provide tax advice to any investor or prospective investor. You are solely responsible for seeking their own advice as to the tax consequences of their investment decisions in the light of their own individual circumstances, including under the tax laws and regulations of the investor's country of residence, citizenship or domicile or any other territory with which they may be connected for relevant tax purposes.

Others

In addition to the specific risks stated above, the Product may be impacted by among other things term to maturity, legal and regulatory factors, and the general outlook for the issuer of the Product and related industry. No guarantee is given by the SCBU, express or implied, that customers will receive back any amount invested.

Kindly note

- SCBU is not the issuer of this Product and assumes no fiduciary responsibility or liability for any consequences, financial or otherwise, arising from the subscription or acquisition of this instrument.
- SCBU is not the issuer of the Product and will act as an agent in assisting clients to purchase or sell (as applicable) the Product and that the SCBU has no liability to the investor in respect of the Product.
- The investment in the Product shall be governed by the information memorandum that is issued by the issuer of the Product.
- The client relationship with SCBU will be governed by the Investment Terms and Conditions in respect to the product.
- SCBU shall be entitled in its absolute discretion to refuse to comply with any instructions which, in the opinion of SCBU, are unclear or ambiguous or which would or might cause SCBU to contravene any applicable law or regulation (whether or not having legal and



binding effect) and SCBU shall not incur any liability to the me/us as a result of its refusal to act in such circumstances.

- The investor should seek independent legal and / or financial advice regarding the product if deemed necessary.

Standard Chartered Bank Uganda Limited is regulated by Bank of Uganda. Customer deposits are protected by the Deposit Protection Fund up to UGX 10 million. Terms and conditions apply.